# Case 21-13155-KCF Doc 5 Filed 04/22/21 Entered 04/23/21 00:15:23 Desc Imaged Certificate of Notice Page 1 of 7

Information to identify the case:						
Debtor 1:	Raquel Antoniello	Social Security number or ITIN: xxx-xx-7730				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:				
United States B	ankruptcy Court: District of New Jersey	Date case filed for chapter: 7 4/19/21				
Case number:	21-13155-KCF					

# Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1. [	Debtor's full name	Raquel Antoniello	
2.	All other names used in the last 8 years		
3.	Address	15 Villanova Drive Jackson, NJ 08527	
4.	<b>Debtor's attorney</b> Name and address	William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732–988–1500 Email: courtdocs@oliverandlegg.com
5.	Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695–6070

Debtor Raquel Antoniello

Case number 21–13155–KCF

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856

402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.

Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Contact phone 609-858-9333

Date: 4/20/21

#### 7. Meeting of creditors

joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

#### May 14, 2021 at 09:00 AM

**Debtors must attend the meeting** The meeting may be continued or adjourned to a to be questioned under oath. In a later date. If so, the date will be on the court docket.

Location:

Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

Filing deadline: 7/13/21

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO **DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER** PROTECT YOUR RIGHTS.

## Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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United States Bankruptcy Court District of New Jersey

In re: Case No. 21-13155-KCF

Raquel Antoniello Chapter 7

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0312-3 User: admin Page 1 of 4
Date Rcvd: Apr 20, 2021 Form ID: 309A Total Noticed: 90

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2021:

-		and persons/entities by the building related on tipl 22, 2021.
<b>Recip ID</b> db	+ Raquel Antoniello 15	Address Villanova Drive, Jackson, NJ 08527-2336
519186698	•	ef G Saloman, 90 Bayard St., New Brunswick, NJ 08901-2194
519186704	• •	Funding LLC, c/o Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
519186708	•	ical Group, PO Box 826504, Philadelphia, PA 19182-6504
519186709		ical Group, c/o Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407
519186707		ical Group, c/o Apex Asset Management LLC, 2501 Oregon Pike Ste. 102, Lancaster, PA 17601-4890
519186710		k N.A., P. O. Box 209020, Brooklyn, NY 11220-9020
519186721	•	Po Box 6260, Glen Allen, VA 23058-6260
519186723		Medicine Assoc PC, PO Box 7200, Freehold, NJ 07728-7200
519186722		Medicine Assoc PC, PO Box 3475, Toledo, OH 43607-0475
519186724		Assoc, c/o AFS/AmeriFinancial Solutions, LLC., Attn: Bankruptcy, Po Box 65018, Baltimore, MD 21264-5018
519186725	•	Assoc, c/o AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
519186726	•	lenter, 901 West Main Street, Freehold, NJ 07728-2549
519186727		11, Providence, RI 02940-2111
519186730		he Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
519186732	•	he Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
519186733	•	Bureaus Inc, c/o Credit Control, LLC, PO Box 488, Hazelwood, MO 63042-0488
519186734	•	emier Bankcard MC, c/o Asset Recovery Solutions, LLC, 2200 E. Devon Ave., Ste. 200, Des Plaines, IL 60018-4501
519186735		gs/First Premier Ba, 1416 Sweet Home Rd # 7, Buffalo, NY 14228-2784
519186736	•	gs/First Premier Ba, c/o Radius Global Solutions, PO Box 390916, Minneapolis, MN 55439-0911
519186738		Atlanta, GA 30348-5555
519186737	+ Fortiva, Attn: Bankru	otcy, Po Box 105555, Atlanta, GA 30348-5555
519186740	•	The Queen Building, Parkway #300, 5 Concourse, Atlanta, GA 30328-5350
519186739	+ Fortiva Financial LLC	c, c/o Sequium Asset Solutions LLc, 1130 Northchase Parkway, Ste. 150, Marietta, GA 30067-6429
519186741	+ Glenn Mass, Court Of	ficer, Supiero Court of NJ - Special Civil Part, P.O. Box 312, Re: DC-006711-09, Toms River, NJ 08754-0312
519186743	+ Greater Alliance FCU	/Central Bergan FCU, 190 Main Street, Hackensack, NJ 07601-7312
519186745	+ Kenneth McClelland,	Cour Officer, PO Box 905, Re: DC-019079-08, Trenton, NJ 08605-0905
519186752	MTA Bridges and Tur	nnels, PO Box 15618, Wilmington, DE 19850-5618
519187316	+ Marcos Campos, 561	Penn St, Perth Amboy, NJ 08861-3237
519186746	Middlesex County, Sp	ecial Civil Part - DC-002551-95, P.O. Box 1146, 3rd Floor - Tower, New Brunswick, NJ 08903-1146
519186748	+ Minuteclinic of New J	ersey, Option 2, PO Box 8442, Belfast, ME 04915-8442
519186750	+ Monmouth Medical S	outhern Campus, 600 River Ave., Lakewood, NJ 08701-5237
519186757	+ NJ E-ZPass, PO Box	4971, Trenton, NJ 08650-4971
519186754	New Jersey E-ZPass,	Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205
519186755	+ New Jersey E-Zpass C	Customer Service, PO Box 4973, Trenton, NJ 08650-4973
519186756	+ New Jersey Turnpike	Authority, Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650-4971
519186758	Ocean County Superio 08754-2191	or Court, Special Civil Part - DC-002343-21, 118 Washington Street, Room 121, P.O. Box 2191, Toms River, NJ
519186760	Ocean County Superio 08754-2191	or Court, Special Civil Part - DC-006711-09, 118 Washington Street, Room 121, P.O. Box 2191, Toms River, NJ
519186759	Ocean County Superio 08754-2191	or Court, Special Civil Part - DC-019079-08, 118 Washington Street, Room 121, P.O. Box 2191, Toms River, NJ
519186761	PA Turnpike, Toll By	Plate Appeal, 300 East Park Drive, Harrisburg, PA 17111-2729
519186763	PA Turnpike Toll By	Plate, PO Box 645631, Pittsburgh, PA 15264-5254
519186762	PA Turnpike Toll By	Plate, c/o PAM-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153
519186764	+ Pennsylvania Turnpik	e Commission, Violation Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729
519186765	Premier Bank Card/Fi	rst Premier Bank, c/o Asset Recovery Solutions LLC, 2200 E. Devon Ave., Ste. 200, Des Plaines, IL 60018-4501
519186768	+ Princeton Radiology	Associates, 3674 Route 27, Suite D, Kendall Park, NJ 08824-1002

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519186770	Princeton Radiology Associates PA, PO Box 1690, Manitowoc, WI 54221-1690
519186771	+ Quality Laboratory Services, 2124 Morris Ave., Union, NJ 07083-6042
519186775	+ Target/TD Bank USA, NA, c/o Lyons Doughty & Veldhuis, PC, Attn: Keith R. Esposito, Esq., 136 Haither Dr., Ste. 100, Mount Laurel, NJ 08054-2239
519186777	+ Tender Smiles 4 Kids of Monmouth, 122 Professional View Dr., Pond View Prof Park, Bldg 100, Freehold, NJ 07728-7902
519186780	+ The Port Authority fo NY & NJ, Newark Liberty International Airport, Bldg. 70 Brewster Road, Newark, NJ 07114-3722

TOTAL: 50

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: courtdocs@oliverandlegg.com	Date/Time	Recipient Name and Address
		Apr 20 2021 21:00:00	William H. Oliver, Jr., Oliver & Legg, LLC, 2240 State Highway 33, Suite 112, Neptune, NJ 07753
tr	+ EDI: BADOBIN.COM	Apr 21 2021 00:28:00	Andrea Dobin, McManimon, Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 20 2021 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 20 2021 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519186699	+ EDI: RMSC.COM	Apr 21 2021 00:18:00	Amazon, c/o Synchrony Bank, Po Box 960061, Orlando, FL 32896-0061
519186701	+ EDI: PRA.COM	Apr 21 2021 00:28:00	Amazon/Synchrony Bank, c/o Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
519186703	+ EDI: MID8.COM	Apr 21 2021 00:28:00	Aspire Visa, c/o Midland Funding LLC, 8875 Aero Dr., Ste. 200, San Diego, CA 92123-2255
519186705	EDI: BANKAMER.COM	Apr 21 2021 00:18:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519186706	EDI: BANKAMER.COM	Apr 21 2021 00:18:00	Bank of America, Po Box 982238, El Paso, TX 79998
519186712	+ EDI: PRA.COM	Apr 21 2021 00:28:00	Best Buy/Citibank N.A., c/o Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
519186711	+ EDI: PRA.COM	Apr 21 2021 00:28:00	Best Buy/Citibank N.A., c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
519186713	+ EDI: PRA.COM	Apr 21 2021 00:28:00	Best Buy/Citibank N.A., c/o Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541-0914
519186714	+ Email/Text: BKRMailOps@weltman.com	Apr 20 2021 21:01:00	Best Buy/Citibank N.A./Portfolio Recover, c/o Weltman Weinberg & Reis Co., LPA, 3705 Marlane Dr., Grove City, OH 43123-8895
519186719	+ EDI: CITICORP.COM	Apr 21 2021 00:28:00	CBNA/Home Depot, c/o Citi Cards Private Label Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
519186720	Email/Text: MortgageBKSupport@citizensbank.com	Apr 20 2021 21:01:00	CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
519186729	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 20 2021 21:00:00	Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886
519186728	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 20 2021 21:00:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
519186715	+ EDI: CAPITALONE.COM	Apr 21 2021 00:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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TOTAL: 40

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2021 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2021 at the address(es) listed below:

Name Email Address

Andrea Dobin

ecftrusteead@msbnj.com NJ55@ecfcbis.com

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Raquel Antoniello courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 3